Butte Is Too Good a Town to Be Cut by Insurance Men.

THE PREMIUMS COLLECTED

Losses Sustained by the Companies Doing Business in Montana -Report of Fires for May in the Pacific Coast Union.

The decision of the general fire agents of the Pacific coast that the rates in Butte shall not be raised is based on very good reasons and business judgments, for according to the last reports there is in all the western states not such a profitable field as Butte. It is estimated that there is in force in Butte about \$10,000,000 of insurance upon which an annual premium of \$250,-000 is paid, while the fire losses for last year were only about \$26,000. Butte is recognized as the best town in the state and Montana as the best state in the Pacific Coast union. The losses are less and the premiums higher. The average loss ratio in the state last year was only 36 per cent., while in other states it is about 50 per cent. The premiums are generally high, it is claim ed, because the rates are not properly adjusted. As an example it is pointed out that on a haber dasher's stock of goods on the west side of Main street the rate is \$1.50 per \$100, while on a stock of men's furnishing goods on the other side of the street the rate is \$1.80, though both stocks are in brick build-On the other hand, in support of the difference, is the fact that in the latter case several wooden shacks

A report of premiums collected and losses sustained by the different companies doing business in Montana has just been published. It is as follows: Companies. Premiums. Losses. Aachen & Munich....\$ 1,259

| American, Newark | 5,182 | \$ 709 |
|--|--------------------|-----------|
| American Philadelphia | 6,413 | 1,438 |
| American, Philadelphia. American, Central | 9,079 | 2,385 |
| American, Central | | |
| Atlas Aetna | 10,097 | 4,157 |
| Aetha | 23,047 | 9,871 |
| Alliance Assurance | 8,684 | 1,034 |
| British American | 6,045 | 1,491 |
| Caledonian | 15,414 | 1,661 |
| Caledonian Commercial Union | 17,427 | 1,195 |
| Continental | 17.886 | 15,766 |
| Connecticut | 8,123 | 2,105 |
| Fire Association | 10,173 | 1,380 |
| Firemen's Fund | 30,971 | 6,700 |
| Franklin | 1,101 | 1,758 |
| Firemen's, Baltimore | 396 | ., |
| Cormon American | 10,553 | 128 |
| German American | | 48 |
| Greenwich | 2,801 | |
| Hamburg-Bremen | 8,608 | 6,142 |
| Hanover | 4,332 | 377 |
| Home Mutual | 10,395 | 4,101 |
| Home, New York Hartford & New York. | 24,593 | 7,798 |
| Hartford & New York. | 36,533 | 7,037 |
| Insurance Co. or North | THE REAL PROPERTY. | |
| America | 10,718 | 4,004 |
| Imperial | 10,903 | 1.087 |
| Lancashire | 11,053 | 3,205 |
| Liverpool & London & | | -1 |
| Globe | 36,732 | 39,659 |
| London & Lancashire | 18,660 | 9,019 |
| Tiondon & Lancashire | 7 705 | 602 |
| Manchester | 7,795 | |
| Manchester | 16,089 | 3,100 |
| Milwaukee Mechanics' | 3,697 | 275 |
| Madgeburg | 3,638 | 3,055 |
| National, Hartford Norwich Union | 15,997 | 7.614 |
| Norwich Union | 5,982 | 1,396 |
| Northern Assurance | 4,997 | 2,351 |
| North British | 13,117 | 3,885 |
| Niagara | 3,117 | 1,880 |
| North German | 5,401 | 2,326 |
| Orlent | 6,691 | 3,754 |
| Orient Palatine Prussian National | 4.755 | 7.653 |
| Dengaton Vettonal | 3,449 | 1,457 |
| Prussian National | 24,593 | 7,855 |
| Phoenix, Hartford Phoenix, London | | 10 710 |
| Phoenix, London Phenix, Brooklyn | 13,680 | 12,719 |
| Phenix, Brooklyn | 14,380 | 2,822 |
| Pennsylvania | 6,895 | 1,055 |
| ProvWashington | 4,289 | 757 |
| Queen | 7,481 | 798 |
| Royal | 24,925 | 6,709 |
| Royal Exchange | 4.913 | |
| Springfield | 12,558 | 3,514 |
| Svea | | 400 |
| St. Paul | 5,312 | 1,196 |
| Scottish Union | 11,732 | 4,692 |
| Sun. London, | 9,648 | 2,365 |
| Tundons' | 4,550 | 1,868 |
| Traders' | 0.970 | 2,316 |
| Transatlantic | 9,376 14,938 | 2,310 |
| Union Assurance | 14,938 | 7,268 |
| Western Assurance | 5,666 | 875 |
| Westchester | 5,248 | 783 |
| - | | |
| Totals \$ | 632.108 | \$231,219 |
| Totals\$ | per cer | nt. |

Average loss ratio, 36.6 per cent. The Pacific Coast Union comprises the states of Washington, Oregon, New Mexico, Arizona, Wyoming, Utah, Ida-ho, Montana, Colorado, California, Nevada and British Columbia. In the re-port of fires for May the losses in the different states are shown as follows:

3.887 Arizona Wyoming.... Ctah

cisco). 109,971
Total San Francisco. 143,009
Total California. 252,980 ville, \$900; Miles City, \$899.

The total amount of premiums paid

by Idaho in 1895 was \$147,940 and the ses \$46,364, the average loss ratio being 31.4 per cent.

County Affairs.

The county commissioners yesterday received a report from Assessor War-field, showing that during the quarter ending on the 1st of the month he had collected \$12,756 in poll tax. Being allowed a commission of 5 per cent., or \$637.80, he deducted that amount and paid the balance of \$12,118.20 over to

the county treasurer. A communication was received from H. L. Frank expressing his intention of withdrawing from the bond of W. F. Kirkwood, a Meaderville justice of no other person than the undersigned. the peace. Kirkwood was notified to Dated at Butte, Montana, this tenth The bill of Dr. Murray for the care of

Highest of all in Leavening Power.- Latest U.S. Gov't Report

day of July, A. D. 1896.



Butte Department. COURTENAY, CASE & GRAVELLE COMPANY

WON'T RAISE RATES BARGAINS THAT APPEAL TO EVERY PRUDENT

Ladies' Capes and Suits

also Fancy Silk and Velvet Capes, handsomely embroidered; regular \$8.50 and \$10 Capes for.....

Snap in Ladies' Suits

Scotch Cheviot Suits; Fancy Mixed Suits, Covert Cloth Suits, Blazer and Reefer Jackets, worth \$13.50 to \$16; to clean out we make them all.....

\$10.00

Gent's Soft Felt Hats, all sapes, Latest Colorings, newest styles, worth \$2.50....

Gent's Hard Felt Hats, best and pret-

\$1.50 EACH

\$2.50 EACH

\$3.00 A PAIR

Twenty-Five per cent discount. Closing out this line

of Goods.

CLUB BAGS—At \$1, \$1.25 and \$1.50 VALISES—In all sizes and special val-each; worth \$1.50 to \$2.50. ues, \$1, \$1.50, \$2 and \$3; worth \$1.50 to \$4.00.

Stripes, Persian Effects.....

25 CENTS EACH

25 CENTS EACH

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one John O'Neill for 45 weeks at \$3.80 a week was disallowed by both the auditor and commissioners, and a bill of the St. James hospital was ordered

WRECKED BY A CIGAR.

The Drummer Came to Solid Grief Because He Handed Out the Wrong Weed,

M. Quad in Washington Star.
"Thanks, but I never accept cigars from any one," said the man with the yaller whiskers as he waved the case away. "It's an idiom of mine, and I hope you won't be offended."

"Afraid of poison?" queried the other.
"Oh, no, no. I had a little adventure
with a cigar once upon a time, and I
don't mind relating it. Our firm in Chicago was after a big contract down the
state and I was sent down to Springfield
to work a certain man who would throw the job our way. As luck would have it, I met him on the train, and as we were both smokers we talked over our cigars. I accepted one of his on the go off, and when we had finished 'em I handed out my case. There were just two clears in it. One was the last of a box—the other had been given by some acquaintance to try. By the time we lighted up a second time I had my little scheme working all right and was patting myself on the back, but wreck and desolation were on

"Trail."

"Train run off the track?"

"No; not that. The man had smoked about one-third of that cigar when there was a s-w-i-s-h! bang! and she exploded on him. It was a torpedo cigar which some miserable cuss had put off on me for a joke, and it worked my ruin. My man had his mustache and eyebrows singed, the end of his nose blistered and his eyes filled with ashes, and he arose in his wrath and fell upon me."

"Couldn't you explain?"
"When he had me by the hair and gas blasting my blooming eyes? Not much! Explanations were not in order. He punched thunder out of me in about a minute, and, of course, we lost the con-tract and I lost a good sit, and that's why I buy my own cigars and don't want to mix in any extras."

Thos. Plant Co. dark tan vice kid cloth top button and lace, all styles, \$3.50. John Capilce Co.

For the populist convention in St. Louis the Union Pacific railway will sell round trip tickets for \$47.50. Dates of sale will be July 18 and 19. Limited for return until July 29.

Yellowstone National Park trips only \$30, starting from Bozeman and Cinna-bar. Write for particulars. A. Lycan,

847 50-St. Louis and Return - 847.50. For the populist and silver conven-tion to be held at St. Louis July 22, the Northern Pacific and Burlington Short Line-have named a round trip rate of \$47.50. Tickets will be on sale July 18 and 19, final limit July 29. The Washington and Oregon delegates will use the above lines and will be provided with through elegates, which will run. with through sleepers, which will run through to St. Louis without change. Parties who desire to join the Wash-ington and Oregon delegation should make application to W. M. Tuohy, Gen. Agt. Nor. Pac., Butte, Mont., or Phil Daniels, T. P. A., Burlington Route, Butte, Mont. Route, Butte, Mont.

Special for the Races.

The Montana Union again makes the pace between Butte and Anaconda. During the races at Anaconda a special train will be run leaving Butte at 1 p. m. and returning at 9 p. m., making the time in 45 minutes. This is the fastest train ever run in the North-

B., A. & P. Race Trains.

Fare one dollar (\$1.00) for round trip, Butte to Anaconda and return. Tickets good only on race train, leaving Butte 1 p. m. and returning leave Anaconda at 9 p. m.

New Designs in Wall Paper at Schatzlein's, 14 W. Breadway.

John Meek, cigars, 122 W. Park st.

To all Persons Whom This May Concern Take notice, that I, Patrick Mullins, am the sole and exclusive owner of all book accounts and evidences of indebtedness now due and owing to John E. Curran, growing out of and arising from the business heretofore conducted by the said John E. Curran, at the Southern Hotel, in Butte, Montana, the said business and the said accounts and evidences of indebtedness having been purchased by me and all persons indebted to the said John E. Curran for board and lodging furnish-ed by the said John E. Curran during the period said John E. Curran conducted and operated the said Southern Hotel, are hereby notified to pay such sums as may be so due and owing by them, to

PAT MULLINS.

Ladies Appreciate ter what the cause. Manufactured by
A. Augendre, Paris, France, and for
sale only by D. M. Newbro Drug Co.,
Butte, Mont., sole agents. Price. \$2 per
box; sent by mail securely sealed.

Commencing Sunday, June 21st, continuing throughout the summer, the Northern Pacific will run a special Sunday excursion train to Pipestone and Whitehall. The train will leave the Northern Pacific local depot at 9

Chief Werner's Rule to Prevent Interference at Fires by Spectators.

HE SERVES FORMAL NOTICE

Druggists and Other Merchants Must Comply With the New Ordinance Requiring the Storage of Explosives.

Fire Chief Werner has established a rule which will prevent interference with the firemen by spectators at fires, and at the same time it is expected increase the efficiency of the department. The crowds which rush to fires in Butte are the most inquisitive in the world. People who have no earthly business at a fire will crowd around it so close as to great. ly interfere with the firemen and occassionally they crowd into a burning build-ing to such an extent that the firemen are compelled to fight their way from one point to another. After the memorable dynamite explosion curious people stayed away from fires for awhile but they have recently made themselves as much of a nuisance as ever.

Section 14 of ordinance No. 143, which overns the fire department, provides as follows:

'The fire marshal may prescribe limits in the vicinity of a fire within which no person except those residing therein, members of the fire department and police force are those admitted by said marshal or his subordinates shall be permitted to come." A fine of not more than \$100 is provided for each offense. Under this ordinance Chief Werner yes-terday afternoon informed Chief of Police Tebo that the fire department here-after will require two-thirds of the street in front of every fire and 50 feet on each side. Chief Tebo will co-operate earnestly with the fire chief in this matter

and every outsider who ventures inside of the prescribed limits at a fire will be arrested and prosecuted. Chief Werner served formal notice on all druggists, merchants and other interested parties yesterday that they must comply with the new ordinance requir-ing the storage of explosives immediately or take the consequences. The new ordinance is much more sweeping in its provisions than most people imagine. It prohibits the storage of more than 100 pounds of "gun powder, giant powder, nitroglycerine, and other inflammable and explosive materials, including coal oil, kerosene, petroleum and gasoline" within three miles of the city limits. A fine of any amount not to exceed \$300 is provided for every violation of the or-dinance. Under this ordinance the Conrinental Oil company's tanks in South Butte, in which thousands of gallons of

mile limit. Chief Werner is not playing any favorites and he has stated that the oil tanks must be moved. Fifteen gallons of gasoline is the largest quantity that can be stored inside of the city limits under the ordinance and the fire chief considers that this amount is fully as large as it should be. In a tour of inspection yesterday afternoon he found a dozen people who were violat-ing the ordinance and he warned them to comply with it at once. Nearly ev-ery assay office and drug store in the city had two or three times the lawful amount of gasoline on hand. Two-thirds of the fires during the last four months have been caused by gasoline and the chief proposes that this section of the

kerosene are stored, will have to be moved outside of the prescribed three

ordinance shall be strictly enforced. The only place at which the chief found giant powder stored was at the Butte Hardware company's store. He found a quantity of caps largely in excess of the limit stored there and they were moved

The Race Train via B., A & P. Ry leaves Butte at 1 p. m. and runs direct to race track. Returning train leaves Anaconda at 9 p. m.

The Montana Union.

Beginning to-day and continuing un-til the close of the races at Anaconda, the train scheduled to leave Anaconda for Butte at 8:15 p. m. will leave at 9 p. m. and will arrive in Butte at 9:45

John Tassell, the shoe man, has opened up a first-class shoe store at 25 West Park. Call and see him.

A carload of tan and black Oxfords, hand turned, \$1 and \$1.50. John Ca-

A good remedy, and there is not anything on the market that equals French Tansy Tablets for the relief and cure of painful or irregular menses. These tablets remove all obstructions, no mat-

Special Excursion to Pipestone.

Are You Interested? YOU can buy as fine Groceries in this city as can be bought in any city in the country.

WHICH Store excels in this particular?
It is conceded that all the stores carry a good line of groceries, but I believe that the White Front is the leader

in High Grade groceries. MHAT Is the name of some of the goods?

The Gilt Edge Flour, Clover Leaf Butter, Diamond C and Gold Band Hams and Bacon and special brands of Teas

and Coffees, and Canned Fruits and Vegetables. Is the store located? MHERE At 508, \$10, \$13 North Main Street. This is Courtney's place, and all the patrons say:

If You Buy Your Groceries at Courtney's They Are Good.

308. 310. 312 N. Main THOS, F. COURTNEY Telephone 185 Distributing Agent for Ideal Metal Polish.



Chandeliers....

New Designs Large Assortment

We Compete with Anyone in Price or Design

Illustrated Sheet Sent Upon Application Shades. Globes, Etc. *****

MONTANA ELEGTRIG GO. BUTTE, MONTANA

French Dyeing and Cleaning

The only house in the Northwest that uses the French process. We guarantee our work to be strictly first class, We have no solicitors or branch offices. All orders should be left at

60 West Galena Street, Butte, Mont. PAUMIE, Proprietor

UNIANT DIOLEMONINI No. 16 North Main St., Butte, Mont.

DOCTOR W. TODD PHYSICIAN AND SURGEON.

Established in 1888 for the honorable and scientific treatment of all diseases of the Genito-Urinary Organs, Skin and Blood, Syphilis and Venereal Diseases in every form. Nervousness, weaknesses and indiscretions of young middle-aged and prematurely old men; and all private, chronic and special diseases of men and women. Rupture, Stricture and Piles.

A Boon to Housekeepers

BORAXAID

An Aid for Weary Washers

In washing clothes, or in dish washing, it excels all other preparations for cleansing. Boraxaid is harmless to the most delicate fabric and does not injure the hands, as is the case with other preparations.

Boraxaid is a disinfectant, killing disease germs.

Every package guaranteed. If you are not satisfied after trying it your money will be refunded by your grocer if you return the unused portion of the rackage.

package.
Sold by all grocers. Buy Boraxaid and do not accept something else just as good.

A. F. BRAY.

SEE THE

BLUE FLANNEL SUITS

THAT WE ARE SHOWING THIS WEEK FOR

TEN DOLLARS \$10.00 TEN DOLLARS TEN DOLLARS

Square Cuts and Round Cornered Sacks. These are Sandard Blue Fiannels and guaranteed Fast Color, suitable for railroad and other uniforms.

a. m., returning will leave Whitehall at 6:30 p. m., Pipestone 7 p. m. Round trip & Pipestone, \$1; Whitehall, \$2. 45 E. Park St. BOUCHER 45 E. Park St. 68 West Park Street

MECHANICS' TOOLS

We sell to carpenters and me-chanics cheaper than they can buy of any concern on earth. Note these prices and write us about any other tools you may need: Disston Hand Saws, 26-inch,

back 1.45
No. 12, applewood handle 1.75
Star Hack Saw Frame, nickel-Bailey Jack Plane, 14-inch..... 1.65 Bailey Fore Plane, 18-inch..... 2.10 Bailey Jointer Plane, 22-inch., 2.35 Genuine Russell Jennings Au-

WEINSTEIN'S, Helena Montana's Greatest Store.

THE LEADING FIRMS OF MONTANA

ASSAYERS. THOS. BUGGY-Office half a block north of P. O.

430 North Main St. Butte

M. E. MAYER. Assayer—Samples by mail or express will receive prompt and careful attention. Gold and sliver buillion a specialty. No. 40 West Park street, Butte. P. O. Box 516. GRUCERS

ELLINGSWOOD & RENZOR-

Renshaw Building.- . - - - Butte. REAL ESTATE

JAEGER & COLLINS

Real Estate and Mines.

OCULI TS.

DR. T. A GRIGG-Practice imited to Eye, Ear, Nose, Throat and Chest. Office, Postoffice build-ing, 28 East Broadway, Butte, Mont.

ARCHITECT.

Rooms 120 and 121, the Owsley Block Butte, Mont. T. G. HEINE, M. D. -SPECIALIST.-Diseases of the Eye, Ear, Nose and Throat.

Office Hours—9 a. m. to 12 m. and from 1 to 5 and 7 to 8:30 p. m. Office rooms—16, 17 and 18 Lizzle Block, Butte, Mont. SAVINGS BANK

COR MAIN AND PARK, BUTTE.

OFFICERS.

Paid in capital, \$100,000.

Surplus and undivided profits, \$50,000. Under state supervision and jurisdiction. In-terest paid on deposits. Sells exchange availa-ble in all the principal cities of the United states and Europe. Collections attended to promptly. Transact a general banking busi-ness.

TALK!

One package Pettijohn's breakfast One can sugar corn.. One can peas.....

One pound soda crackers.
One pound cleaned currants.
One can condensed milk...
One can condensed cream. One can sardines..

P. A. McKercher

Goshen Creamery Grocery

comple aurpris left for boys h I loke lips of "Wh flooded